

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN Re: JUDYANN F. BIXLER	:	Chapter 13
DEBTOR	:	Case No. 1:23-bk-02394-HWV
	:	
CAPITAL ONE AUTO FINANCE,	:	
A DIVISION OF CAPITAL ONE, N.A.	:	
MOVANT	:	
	:	
JUDYANN F. BIXLER	:	
RESPONDENT	:	
	:	
JACK N. ZAHAROPOULOS	:	
TRUSTEE	:	

**DEBTORS' RESPONSE TO MOTION OF CAPITAL ONE AUTO FINANCE, A
DIVISION OF CAPITAL ONE, N.A.'S MOTION FOR RELIEF FROM THE
AUTOMATIC STAY UNDER 11 U.S.C. 362 PURSUANT TO BANKRUPTCY
PROCEDURE RULE 4001**

1. Movant, Capital One Auto Finance, A Division Of Capital One, N.A., filed its Motion For Relief From The Automatic Stay on July 11, 2025.
2. Debtor is in agreement that she is delinquent on payments to Movant.
3. Debtor requests the opportunity to include post-petition arrears into her chapter 13 plan.
4. Debtor requests the Court deny Movant's Motion for Relief.

WHEREFORE, Debtor, JudyAnn F. Bixler, prays the Court enter its Order denying the Motion For Relief From The Automatic Stay that was filed July 11, 2025 by Capital One Auto Finance, A Division Of Capital One, N.A.

Dated: July 12, 2025

Respectfully Submitted,

/s/Nicholas G. Platt
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